

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :  
: :  
JUANA ORTIZ : CHAPTER 13  
Debtor :  
\*\*\*\*\*  
KINGDOM RCG EVERGREEN FUND :  
SERIES I LLC :  
Movant, :  
: :  
vs. :  
JUANA ORTIZ : CASE NO. 5-22-00155  
Respondents. :  
\*\*\*\*\*

**DEBTOR'S ANSWER TO MOTION FOR RELIEF FROM  
AUTOMATIC STAY UNDER SECTION 362**

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AND NOW COMES, Juana Ortiz, the Debtor, and files an Answer to Kingdom RCG  
Evergreen Fund's Motion for Relief From the Automatic Stay:

1. Juana Ortiz (hereinafter the "Debtor") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Movant alleges that Debtor has failed to make post-petition mortgage payments.
3. Debtors Counsel is in the process of contacting the Debtor to ascertain if the payments have been made and/or if the Debtor is in possession of the funds needed to cure the alleged default.
4. In the event there remains an arrears, the Debtor wishes to enter into a Stipulation to cure the arrears over a six (6) month period and/or include the arrears in an amended Chapter 13 Plan.

5. Movant is not entitled to relief from the automatic stay as the arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and/or a six (6) month Stipulation, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtors respectfully request that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: October 16, 2024

/s/Tullio DeLuca  
Tullio DeLuca, Esquire  
PA ID# 59887  
381 N. 9<sup>th</sup> Avenue  
Scranton, PA 18504  
(570) 347-7764

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**CERTIFICATE OF SERVICE**

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The undersigned hereby certifies that on October 16, 2024, he caused a true and correct copy  
of Debtor's Answer to Kingdom RCG Evergreen Fund's Motion for Relief from the Automatic  
Stay to be served Via First Class United States Mail, Postage Pre-paid in the above-referenced case,  
on the following:

Jack N. Zaharopoulos, Esq. at info@pamd13trustee.com

Brent J. Lemon, Esq. at blemon@kmlawgroup.com

Dated: October 16, 2024

/s/Tullio DeLuca  
Tullio DeLuca, Esquire